TurboPass®

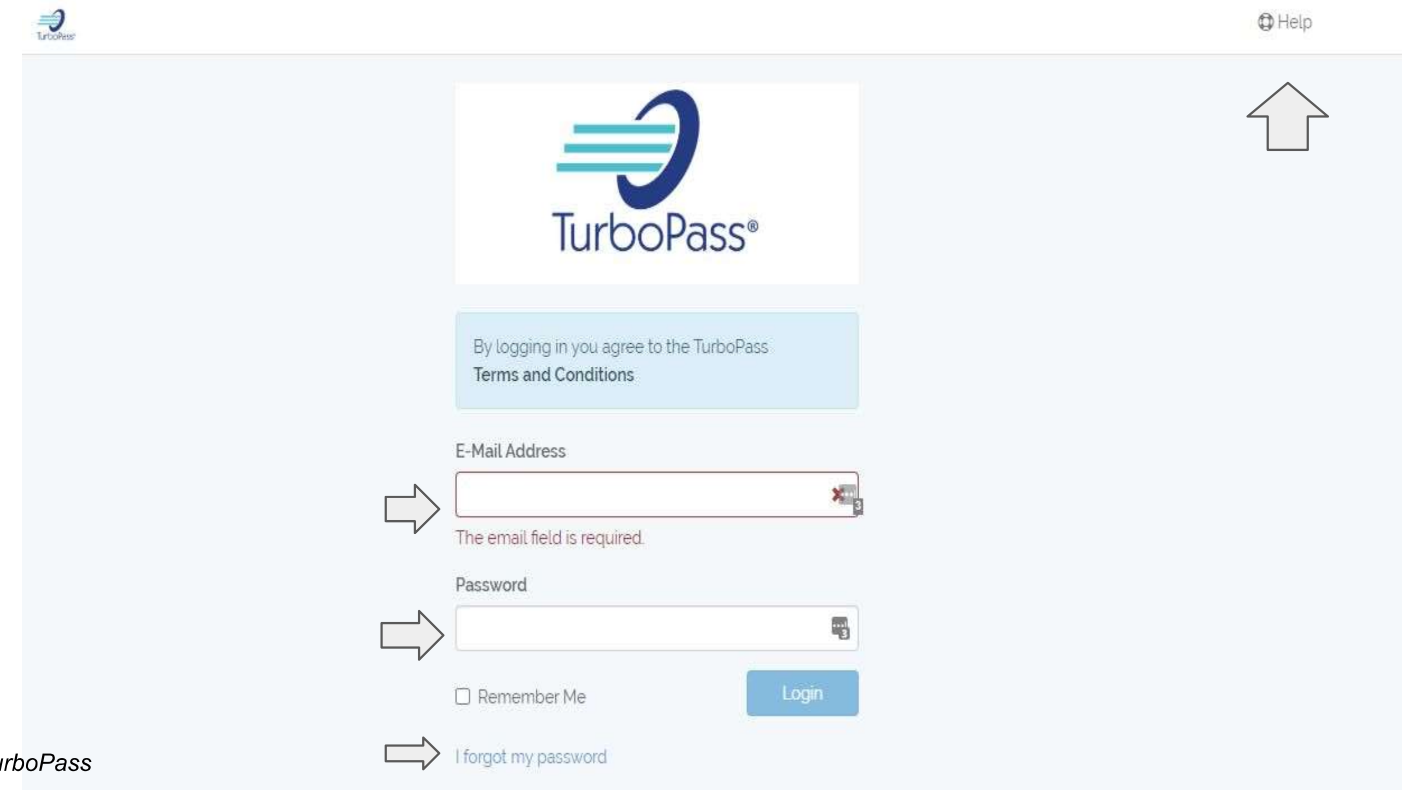
Powered by DEALERCENTER

Dealer Training Manual

Contents

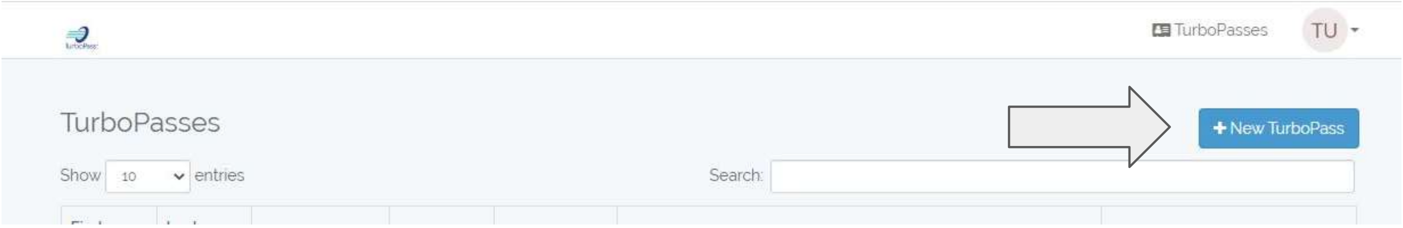
Logging In

New dealer users are sent an initial email to set up their individual password credentials. If you are a new user and have trouble finding this email look in your spam/ junk folder. You may also set up your first or future passwords by clicking "I forgot my password" and following the instructions. To submit a trouble ticket click "Help" and enter required fields.

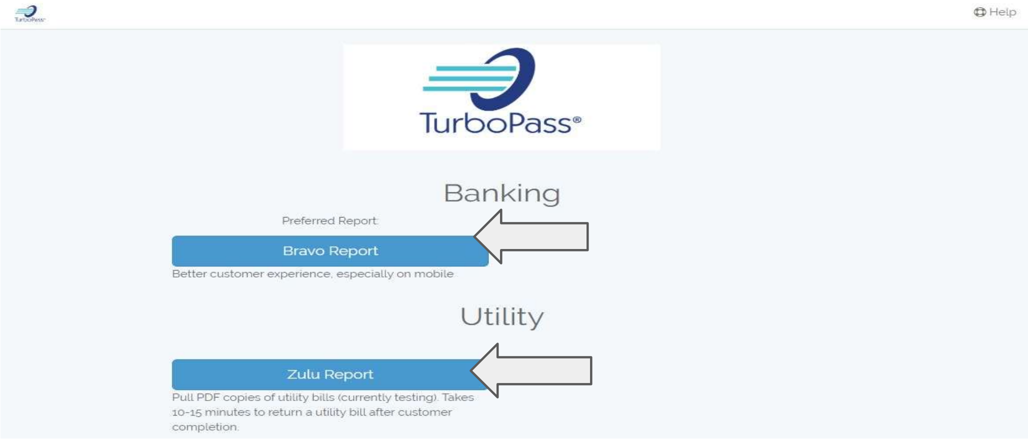


Sending a TurboPass Invitation

STEP 1 Sending TurboPass invitations will allow your sales and finance process to run more efficiently and customers appreciate the time savings and ease of use. Start by clicking "New TurboPass" from your dashboard view.

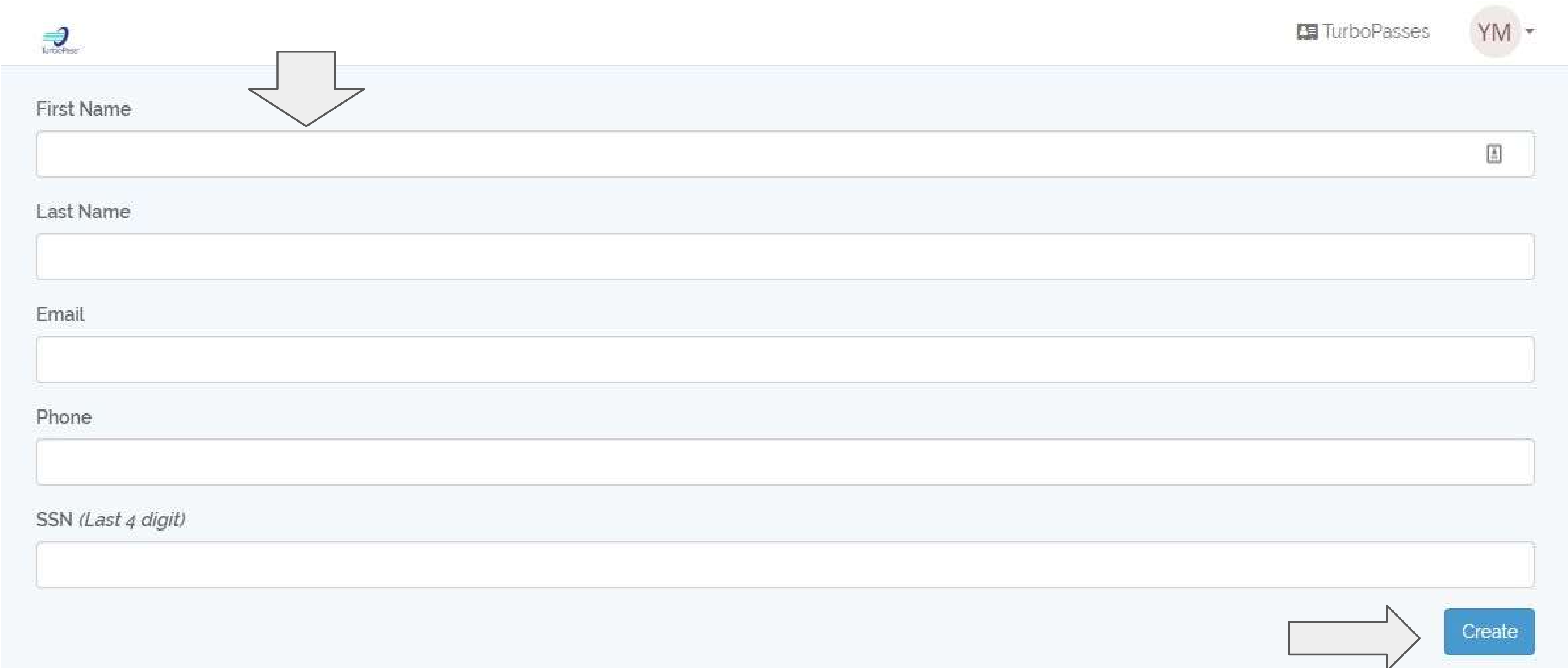


STEP 2 Click the "Bravo Report" to send your customer the TurboPass Banking Link or "Zulu Report" to send the TurboPass Utility Link. Bravo Reports include a network of over 10,000 financial institutions and Zulu Reports have over 6,000 gas, electric, water, and other utility providers that customers can share from in order to clear stipulations related to identity, income, account ownerships, and proof of residence.



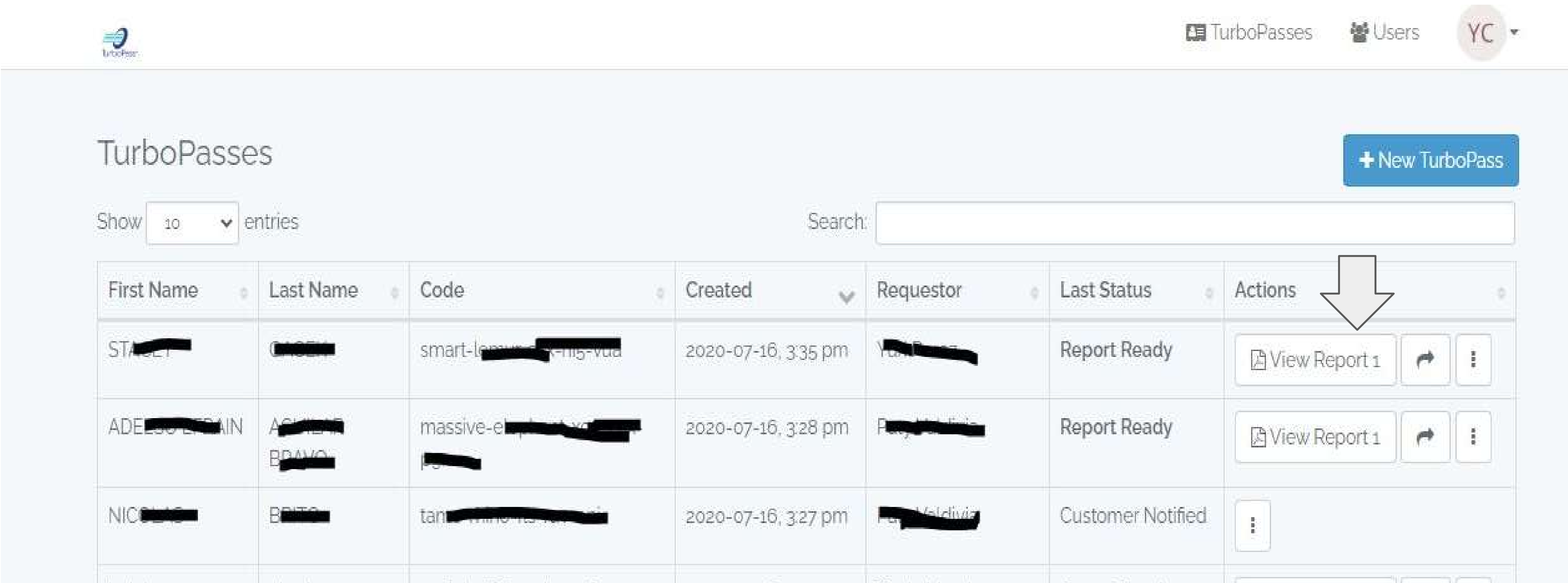
Sending a TurboPass Invitation

STEP 3 Enter all the required fields. Note that the email is not required. Also, note that it is not necessary to use the Last 4 digits on the customer's SSN. This field can be any four digits that the customer is informed of. The text invitation the customer receives will ask them to provide the same four digits.



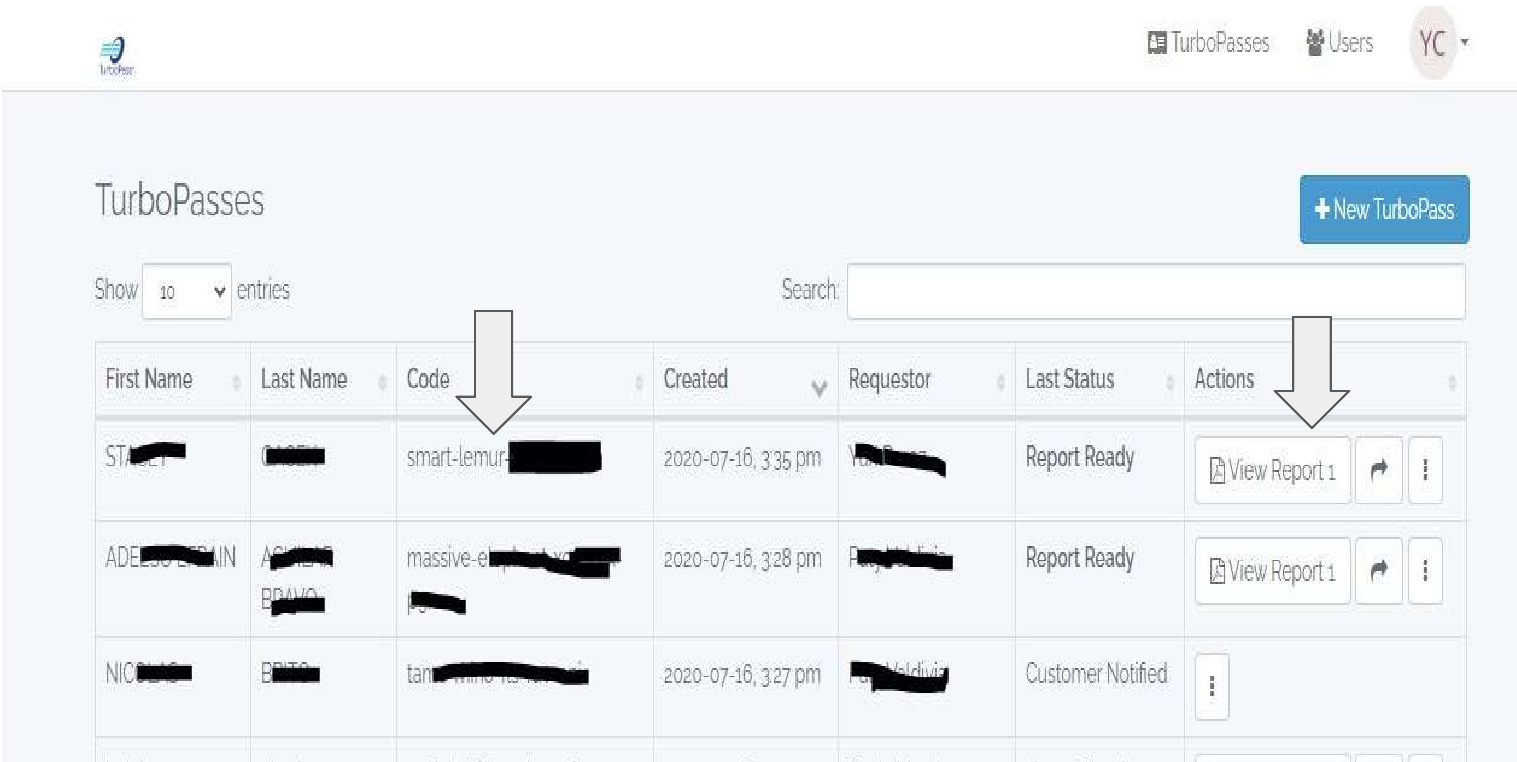
Sending a TurboPass Invitation

STEP 4 After sending the invite, you'll be back at the dashboard view and be able to track the status of the invitation. Assist the consumer in connecting their account to TurboPass. Please go to **"The Consumer Journey"** on **pages 18 - 23** to see instructions and helpful tips.



Sending a TurboPass Invitation

STEP 5 Once the customer has connected their account, you'll be able to see a "View Report" icon on the dashboard. Click on "View Report" icon to review report content.



Make Sure to Review the TurboPass Report

Prior to sharing the report with others, review the content of the report. Before sharing with lenders, consider that each lender or organization has their own method of utilizing the information on TurboPass reports. TurboPass banking reports are usually treated in the same manner that bank statements would be considered in terms of net income or proof of residence.

All lenders who have dashboard access treat TurboPass reports as valid and authentic bank data. Dealers who share these reports accelerate funding processes for all parties. For further insights on the treatment of TurboPass reports by lenders, it is best to contact the lender directly.

Here’s an overview of the report content, which includes summary sections, key insights and metrics for dealers, funders, and buyers.

TurboPass Regardi[redacted]ES
TurboPassCode [redacted]2928739-loyal-chipmunk
Reporting Period **07/28/2019 - 10/26/2019**

Information that was originally entered into the invitation fields by the user

APPLICATION INFORMATION

Name	JOSE [redacted]
Email	jose[redacted]@yahoo.com
Phone Number	[redacted]
Days Requested	90 Days
Information supplier	Applicant

Information output directly sourced from below named Financial Institution

ACCOUNT INFORMATION

Name(s)	JOSE E [redacted]
Email	jose[redacted]@yahoo.com
Phone Number	+1[redacted]2928739
Address	[redacted] W[redacted] ST APT [redacted] ATH[redacted]75751-2177
Days Available	90 Days
Financial Institution	Chase

Reviewing the TurboPass Report 1

ASSET REPORT SUMMARY section displays asset account information for each individual account associated with the customer's online login information.

DEPOSITS section displays all deposit types including transfers for each asset account. This section is sorted by 1) associated account , then 2) chronological order from most recent to oldest.

Shows aggregate daily balance total for last 90 days/ 90. This amount has proven to be a key metric for future payment performance

ASSET REPORT SUMMARY

Account	Owners	90 Day Average	60 Day Average	30 Day Average	Available Balance
CHASE SAVINGS	JOSE E [redacted]	6,306.89	6,323.58	6,376.93	4,926.95
TOTAL CHECKING	JOSE E [redacted]	1,485.10	1,623.33	1,708.22	1,675.78
				Total Assets	6,602.73

Shows amount immediately available in account. This insight has helped increase down payment averages by as much as 20%

DEPOSITS

Date	Description	Account Name	Account Number	Account Type	Amount
10/18/2019	Online Transfer from CHK ...1191 transaction#: 87[redacted]	CHASE SAVINGS	*****5350	savings	50.00
10/08/2019	INTEREST PAYMENT	CHASE SAVINGS	*****5350	savings	0.05
10/04/2019	Online Transfer from CHK ...1191 transaction#: 8[redacted]	CHASE SAVINGS	*****5350	savings	50.00
09/20/2019	Online Transfer from CHK ...1191 transaction#: 86[redacted]	CHASE SAVINGS	*****5350	savings	50.00
09/10/2019	INTEREST PAYMENT	CHASE SAVINGS	*****5350	savings	0.06
09/06/2019	Online Transfer from CHK ...1191 transaction#: 856[redacted]	CHASE SAVINGS	*****5350	savings	50.00
08/23/2019	Online Transfer from CHK ...1191 transaction#: 852[redacted]	CHASE SAVINGS	*****5350	savings	50.00
08/09/2019	Online Transfer from CHK ...1191 transaction#: 846[redacted]	CHASE SAVINGS	*****5350	savings	50.00
08/08/2019	INTEREST PAYMENT	CHASE SAVINGS	*****5350	savings	0.05
10/18/2019	VICKERY DEVELOPM DIRECT DEP PPD ID: 9444[redacted]	TOTAL CHECKING	*****1191	checking	998.88
10/04/2019	VICKERY DEVELOPM DIRECT DEP PPD ID: 91111[redacted]	TOTAL CHECKING	*****1191	checking	1,022.08
09/20/2019	VICKERY DEVELOPM DIRECT DEP PPD ID: 944444[redacted]	TOTAL CHECKING	*****1191	checking	998.88
09/06/2019	VICKERY DEVELOPM DIRECT DEP PPD ID: 91111[redacted]	TOTAL CHECKING	*****1191	checking	998.88
08/23/2019	VICKERY DEVELOPM DIRECT DEP PPD ID: 91111[redacted]	TOTAL CHECKING	*****1191	checking	998.88
08/09/2019	VICKERY DEVELOPM DIRECT DEP PPD ID: 94444[redacted]	TOTAL CHECKING	*****1191	checking	998.88

Reviewing the TurboPass Report 2

The following sections include individual account cash flow summaries and details that can be used to quickly determine average monthly income and other critical insights. Account transaction details are listed below summaries as they would appear on traditional bank statements. This allows users to make real time business decisions with more confidence.

TurboPass

TurboPass Regarding **JOSE** [redacted]
TurboPassCode [redacted] **2** [redacted] **9-loyal-chipmunk**
Reporting Period **07/28/2019 - 10/26/2019**

TOTAL CHECKING *****1191

Available Balance: 1,675.78
Current Balance: 1,744.02

Account Details

Account Name	TOTAL CHECKING
Account Number	*****1191
Account Type	checking
Account Owners	JOSE E [redacted]

	Last 7	Last 30	Last 60	Last 90
Deposits	0.00	2,020.96	4,018.72	6,016.48
Withdrawals	-213.52	-2,058.77	-3,807.10	-5,942.53
Net	-213.52	-37.81	211.62	73.95
Average Balance	1,822.95	1,708.22	1,623.33	1,485.10

$6,016.48 / 3
= ***$2,005.49***
Net Monthly Income

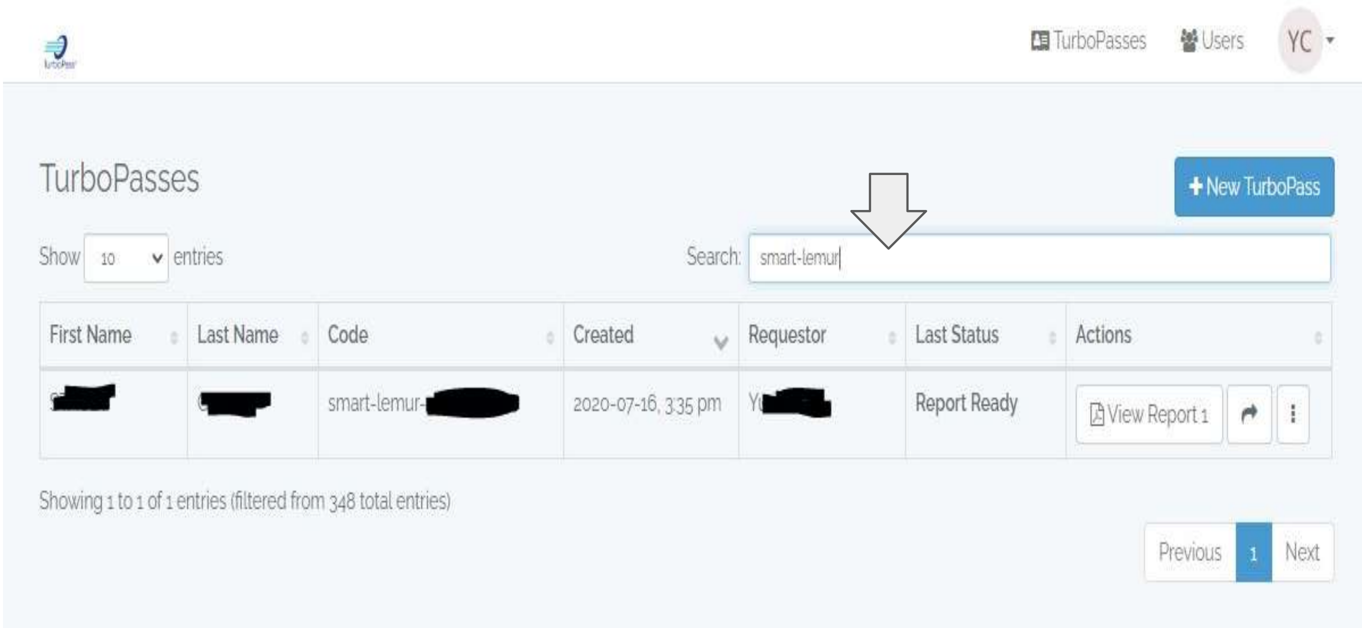
Shows aggregate deposit amount for the last 90 days. This amount can easily be divided by 3 to determine a monthly average net income amount

TurboPass Dashboard Features

Sharing Reports - TurboPass Reports can be shared with team members or others outside your organization who are authorized and need to view these reports.

Sharing Reports with Team Members - Team members inside the same organization can share the first two words of the TurboPass Code in order for those reports to be easily accessed. A team member can simply type the two words in the "Search" field to access the report on the dashboard. This can be helpful when the dashboard is full or reports are a few days old.

For example, *a sales manager at a dealership can tell his finance manager to look up the* "smart-lemur" report.



TurboPass Dashboard Features

Sharing TurboPass Reports with TurboPass Lenders - To share a TurboPass Reports with lenders outside your organization who are authorized, have TurboPass dashboard access and need to view these reports, you must disclose the entire TurboPass Code including the words and randomized numbers/ letters.

This can easily be done by using the copy function with your mouse and pasting the TurboPass code into DealerTrack, RouteOne, or other platform application notes sectio. Now your lender representative can easily access the report and expedite the related transaction.

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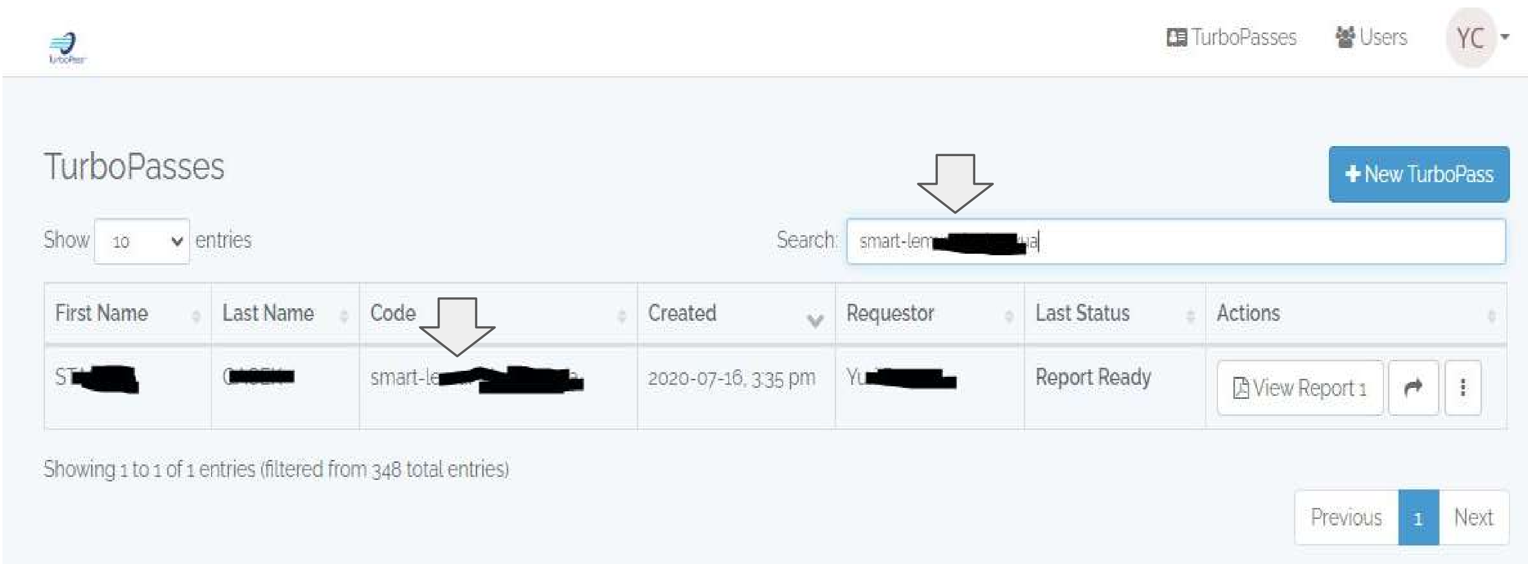
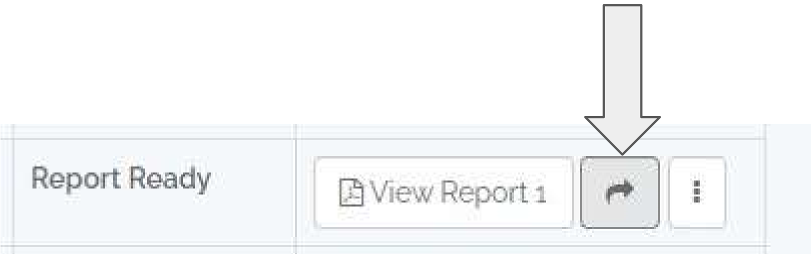
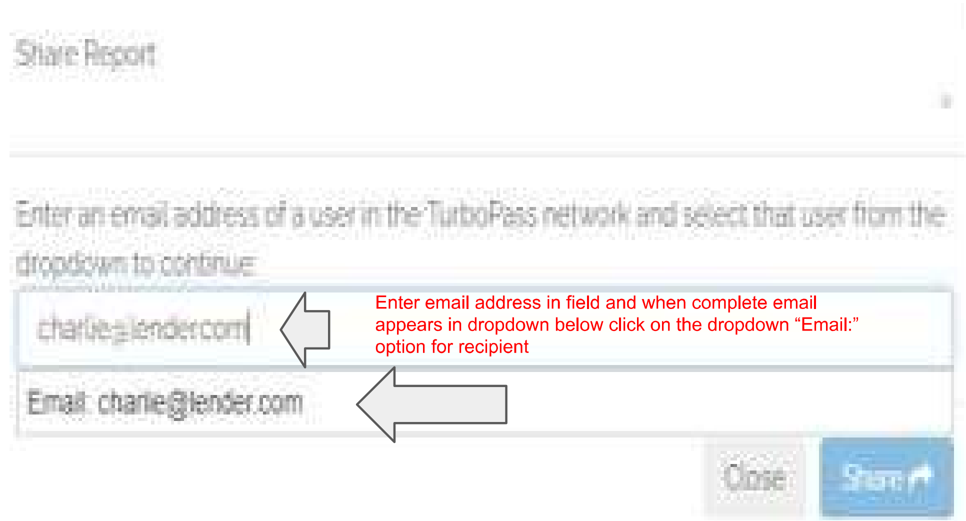


TurboPass Dashboard Features

***Emailing to outside parties* -** TurboPass reports can be emailed to other parties that are authorized to view these reports via email by clicking the share button and typing in the recipient's email address in the text field. Once the email address is typed in completed, click the displayed dropdown email address option for the recipient.





TurboPass Dashboard Features

Refreshing TurboPass Reports - Dealers are able to bring in more recent transaction information for up to 30 days from the original date the report was generated. This function is useful when customers aren't ready to purchase the first time they visit your store. TurboPass Reports can be rebuilt up to 30 days from original report date. A dealer user can access the "Rebuild" function by clicking on the "..." found next to the associated PDF on their dashboard. This allows for users to quickly process renewed applications without having to ask the customer to go through a repeated process. ***Note:*** If the customer has changed their online banking credentials since the original report date, this function will not be able to retrieve the information needed to complete the new report.

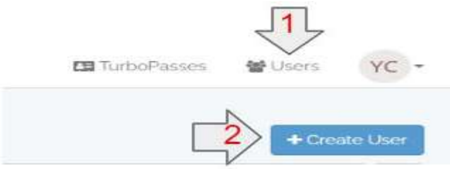
Click "..."

Click "Rebuild Report"

Click View Report 2 to view more recent information

TurboPass Dashboard Features

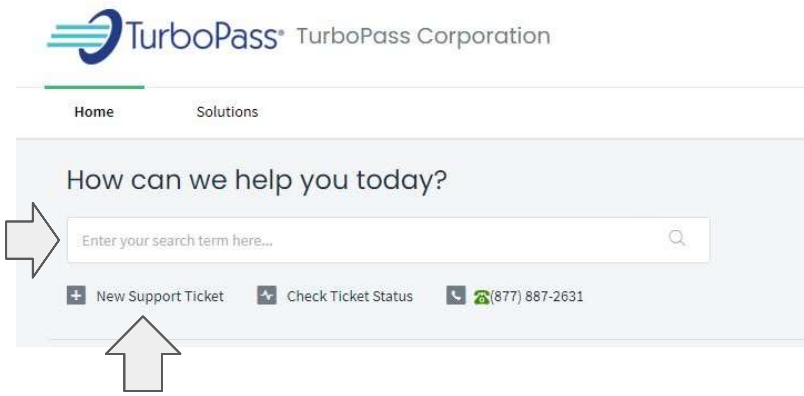
Adding New Users - Adding new users to your organization can be completed by those with authorization by clicking on "Users" at the top of your dashboard and creating the new user's profile.



TurboPass Dashboard Features

Troubleshooting - Start by clicking user initials and then click “Help” from the drop down. Search our knowledge base for helpful information about FAQ’s, and troubleshooting tips.

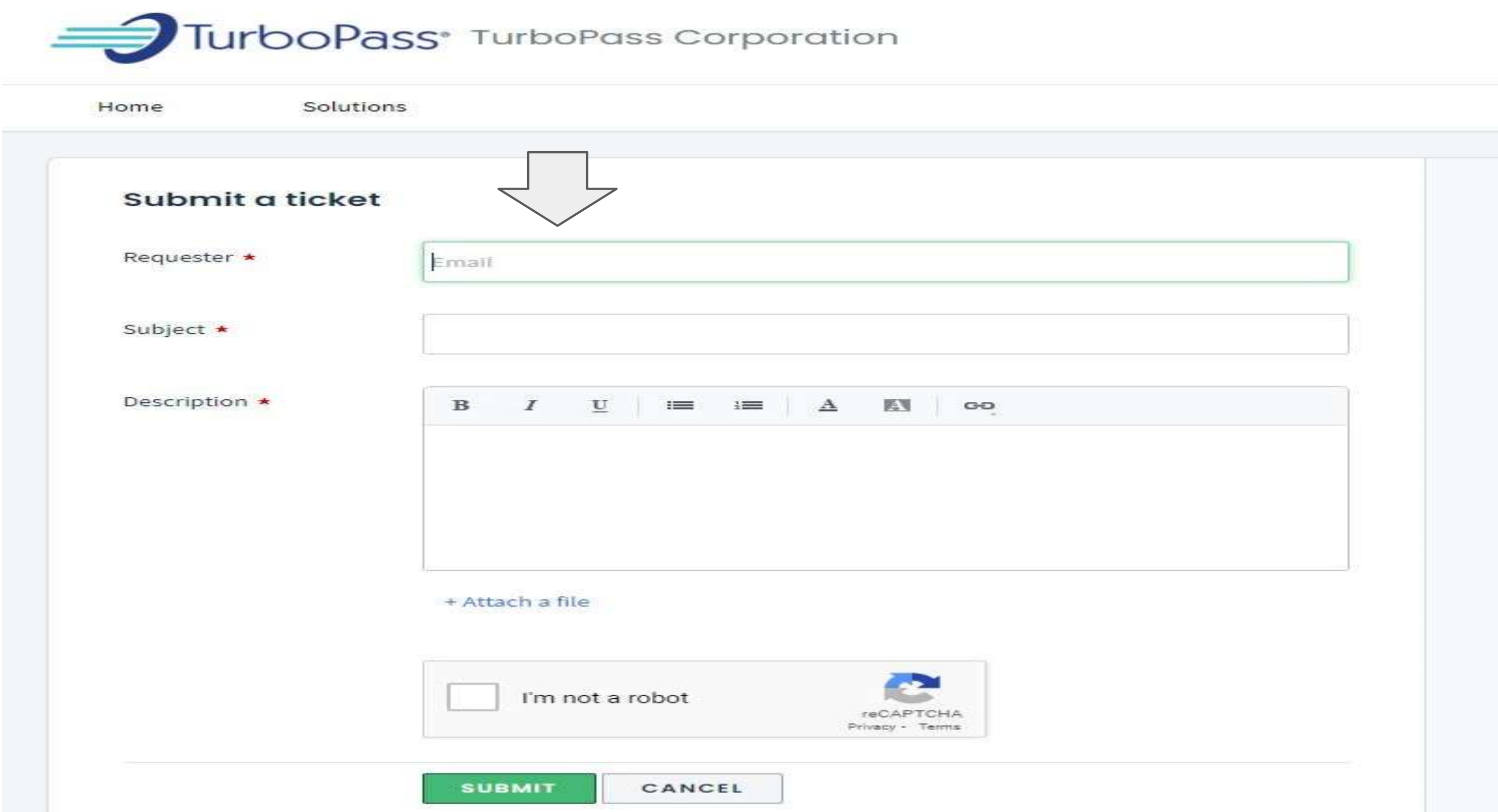
Search for keywords in our knowledge base



Click here to submit a new ticket.

TurboPass Dashboard Features

Submitting New Tickets - Include a detailed description of the issue and all specific details related such as: TurboPass Code, User contact phone number, and priority level.

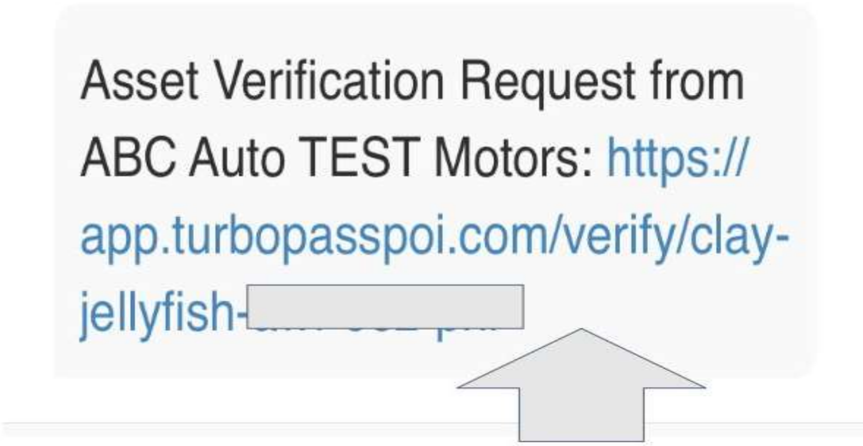


The Consumer Journey

Helping customers connect - Prepare your customer by asking them to make sure they know their login credentials for online banking. This prevents the majority of connection delays caused by inaccurate credential inputs and additional security protocols that may be experienced when these errors are made. It is recommended that if the customer is not sure of their credentials, they attempt to directly and manually login to their account prior to attempting to connect to TurboPass and resetting the password if necessary to ensure a successful connection and report creation.

Allowing the customer to complete their journey on your browser may be helpful for customers who are less familiar with online or technical processes. Let's review the steps needed for a customer to successfully connect their online account.

Consumer Journey Step 1 - Text link is received on customer's cell phone/ email and customer clicks on link.

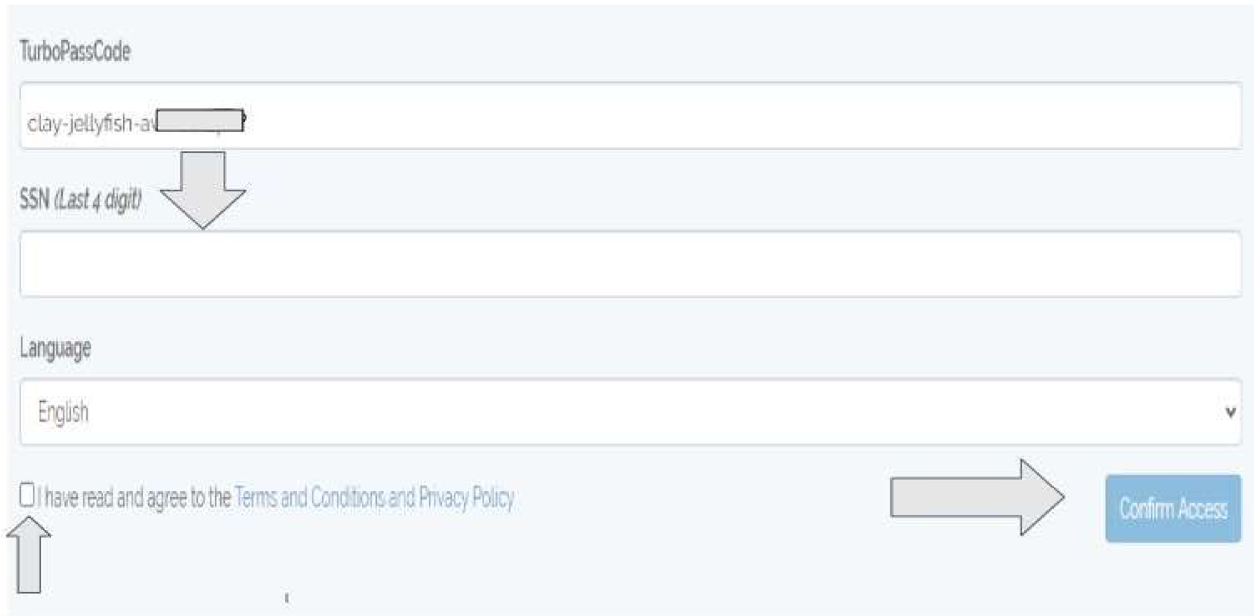


TurboPass users can open a customer invitation from their browser in order to assist the customer in the completion process

The Consumer Journey

Helping customers connect

Consumer Journey Step 2



Customer enters last 4 of SSN or PIN. Checks T&C and clicks "Confirm Access"

The Consumer Journey

Helping customers connect

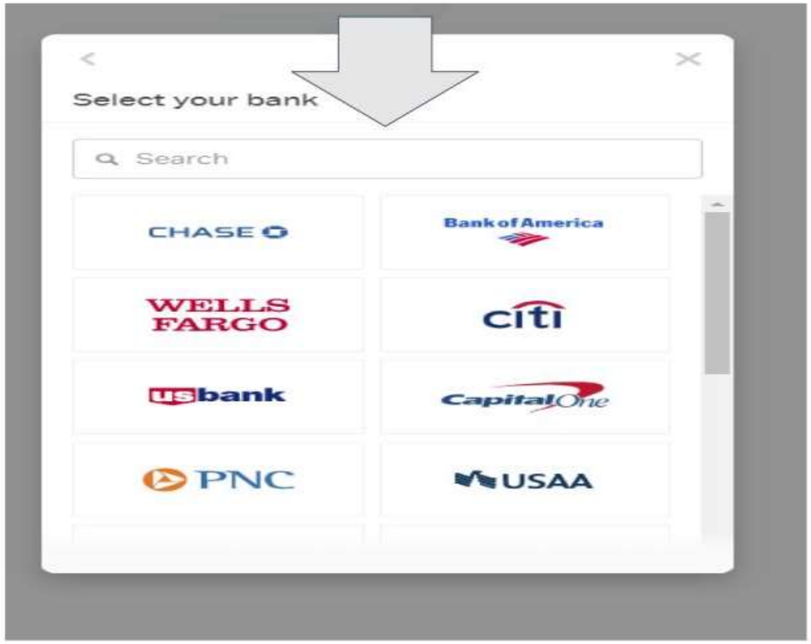
Consumer Journey Step 3

Customer clicks “Link Account”

The Consumer Journey

Helping customers connect

Consumer Journey Step 5 - Customer starts typing the financial institution's name. It may be helpful to search by the url that the customer goes to in order to login online if the business name is not recognized.

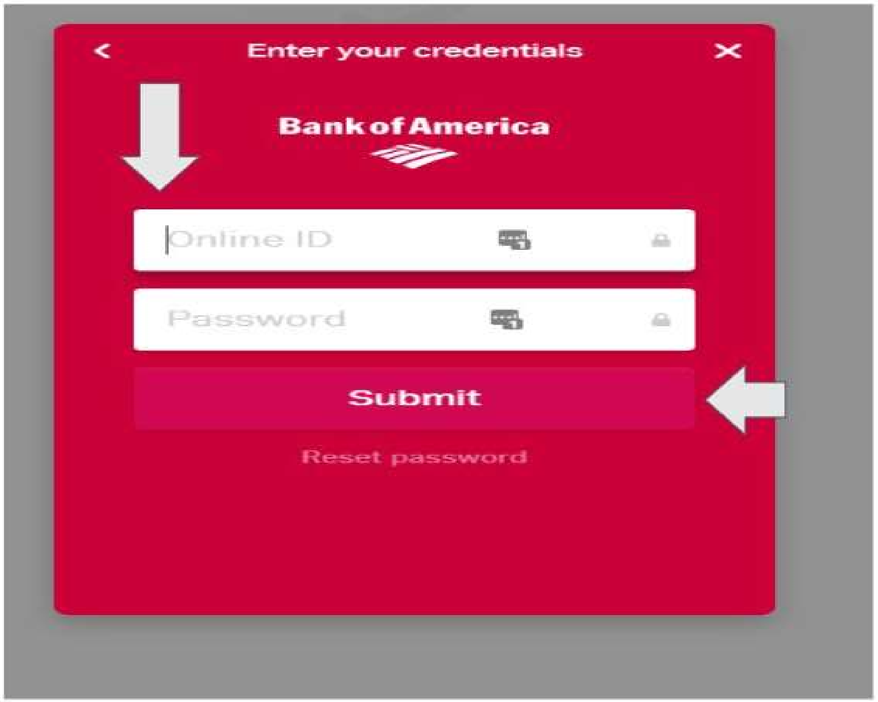


Customer types in Financial Institution Name and Selects

The Consumer Journey

Helping customers connect

Consumer Journey Step 5 - Customer starts typing the financial institution's name. It may be helpful to search by the url that the customer goes to in order to login online if the business name is not recognized.



Customer types in credentials and hits "Submit"

The Consumer Journey

Helping customers connect

Consumer Journey Step 6 - Customer process complete.

Customer Process Complete!

Status Codes

Status	Sub-Status	Public Description
account_linked	Authentication Success	
CREDENTIAL		The customer has been prompted to enter their username/password
Customer Notified		We've sent our invitation to the customer's phone number or email
DATA_UNAVAILABLE		The bank may be down, or they recently updated their software. It might be a good idea to try another report type
EXIT		The customer has exited the application. See note for exact cause.
Link Clicked		The customer has clicked the link we sent to them
MFA		The customer is required to complete a Multi Factor Authentication step
Report Ready		The report is ready and viewable
requesting_report		We are connected to the customer's bank, and are building a report. You should have one in about 10 seconds.
SEARCH_INSTITUTION		The customer is searching for their bank
SELECT_INSTITUTION		The customer has selected their bank
SUBMIT_CREDENTIALS		The customer has entered their username/password
SUBMIT_MFA		The customer has submitted their Multi Factor Authentication information